

In re:  
Roxanne Ramos  
Wilfred Ramos  
Debtors

Case No. 19-17188-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Sep 24, 2024

User: admin  
Form ID: 234

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2024:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Roxanne Ramos, Wilfred Ramos, 7109 Valley Avenue, Philadelphia, PA 19128-3207 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2024 at the address(es) listed below:

| Name                    | Email Address  |
|-------------------------|--|
| ANDREW L. SPIVACK       | on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com                                  |
| BRAD J. SADEK           | on behalf of Joint Debtor Wilfred Ramos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com |
| BRAD J. SADEK           | on behalf of Debtor Roxanne Ramos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com       |
| DENISE ELIZABETH CARLON | on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmllawgroup.com   |
| DENISE ELIZABETH CARLON | on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com   |

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ROBERT J. DAVIDOW

on behalf of Creditor Pingora Loan Servicing LLC robert.davidow@phelanhallinan.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor Pingora Loan Servicing LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Roxanne Ramos and Wilfred Ramos

Debtor(s)

Case No:19-17188-amc

Chapter: 13

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***NOTICE OF TERMINATION OF WAGE ORDER***

NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed a notice indicating that all plan payments have been made.
2. Pursuant to the Amended Standing Order of this Court, Misc. No. 22-03003, any wage order entered in this case has been TERMINATED and the employer shall cease wage withholding EFFECTIVE IMMEDIATELY upon receipt of notice of the termination of the wage order.
3. Pursuant to the Standing Order, **the Debtor(s) counsel must serve this Notice on the employer FORTHWITH.**

For The Court

Timothy McGrath,  
Clerk of Court

Date: 9/24/24